

UNITED STATES DISTRICT COURT
WESTERN DISTRICT OF WASHINGTON
AT SEATTLE

UNITED STATES OF AMERICA,)
Plaintiff,) Case No.
v.)
RENATO M. ALMEDA, individually and as a)
distributee of the Estate of Corazon C. Almeda;)
ESTATE OF CORAZON C. ALMEDA;)
JPMORGAN CHASE BANK, N.A.;)
PNC BANK, N.A.; and)
KING COUNTY, WASHINGTON,)
Defendants.)

)

**COMPLAINT TO REDUCE TAX
ASSESSMENTS TO JUDGMENT
AND FORECLOSE FEDERAL TAX
LIENS**

The United States of America hereby complains and alleges as follows:

INTRODUCTION

1. This is a civil action by the United States to (1) reduce to judgment federal income tax assessments against Renato M. Almeda and the Estate of Corazon C. Almeda for the years 2005, 2006, 2007, 2009, 2010, 2012, 2013, and 2015; and (2) foreclose federal tax liens on the real property located at 5427 40th Avenue West, Seattle, Washington 98199 (the “Subject Property”).

JURISDICTION AND VENUE

2. This action is commenced pursuant to 26 U.S.C. §§ 7401 and 7403 at the direction of the Attorney General of the United States and at the request and with the authorization of the Chief Counsel of the Internal Revenue Service (“IRS”), a duly authorized delegate of the Secretary of the Treasury.

3. The Court has jurisdiction over this action pursuant to 26 U.S.C. § 7402 and 28 U.S.C. §§ 1340 and 1345.

4. Venue is proper in the Western District of Washington under 28 U.S.C. §§ 1391(b) and 1396. The tax liabilities at issue accrued in this district, the real property at issue is located within this district, and Renato M. Almeda resides within this district.

DEFENDANTS

5. Renato M. Almeda is named as a defendant because he has unpaid federal tax liabilities for which the United States seeks a judgment, and because the United States has federal tax liens against his property and rights to property, including the Subject Property. Renato M. Almeda is also named as a defendant because he is Corazon C. Almeda's surviving spouse and distributee of her Estate.

6. Upon information and belief, Corazon C. Almeda died intestate on February 20, 2016. The Estate of Corazon C. Almeda arose after Corazon C. Almeda's death, on February 20, 2016, and remains in effect as to the United States. *See, e.g.*, 28 U.S.C. § 2404; *Sequoia Prop. & Equip. Ltd. P'ship v. United States*, No. CV-F-97-5044-LJO, 2002 WL 32388132, at *3 (E.D. Cal. June 3, 2002); *Larson v. United States*, 340 F. Supp. 1197, 1199 (E.D. Wis. 1972).

7. JPMorgan Chase Bank, N.A. is named as a defendant pursuant to 26 U.S.C. § 7403(b) because it may claim an interest in the Subject Property.

8. PNC Bank, N.A. is named as a defendant pursuant to 26 U.S.C. § 7403(b) because it may claim an interest in the Subject Property.

9. King County, Washington is named as a defendant pursuant to 26 U.S.C. § 7403(b) because it may claim an interest in the Subject Property.

BACKGROUND

10. Renato M. Almeda (“Renato”) married Corazon C. Almeda (“Corazon”) sometime prior to 1992.

11. Renato and Corazon remained married until Corazon's death in 2016.

12. Renato and Corazon resided in Washington from at least 1992 through 2016.

13. Renato has resided in Washington from 2016 to the present.

14. From at least 2005 until 2018, Renato operated a marine vessel and equipment repair business in Kent, Washington called Seven Stars Industries.

15. From at least 2005 until about 2013, Corazon worked as a claims processor.

16. Renato and Corazon filed joint federal income tax returns for the years 2005, 2006, 2007, 2009, 2010, 2012, 2013, and 2015.

17. The Almedas paid the taxes shown on their returns for 2005, 2006, 2007, 2009, and 2010, but those returns did not accurately report their income or the taxes owed.

18. The IRS audited the Almedas' 2005, 2006, and 2007 income tax returns and issued a notice of deficiency to the Almedas on May 11, 2009.

19. Renato and Corazon did not contest the notice of deficiency, and the IRS assessed additional tax liabilities against Renato and Corazon for the years 2005, 2006, and 2007 as determined in the notice of deficiency.

20. The IRS audited the Almedas' 2009 and 2010 income tax returns.

21. Renato and Corazon agreed to income tax adjustments for the years 2009 and 2010, and the IRS assessed those additional tax liabilities accordingly.

22. The IRS assessed tax liabilities against Renato and Corazon for the years 2012, 2013, and 2015 based on their filed income tax returns.

23. Renato and Corazon did not provide sufficient payment with their 2012, 2013, or 2015 tax returns to pay the balances due.

FEDERAL TAX LIABILITIES AND LIENS

24. A duly authorized delegate of the Secretary of the Treasury timely assessed joint federal income taxes (Form 1040), penalties, and interest against Renato M. Almeda and Corazon C. Almeda as follows:

<u>Tax Year</u>	<u>Assessment Date</u>	<u>Assessment Amount</u>		<u>Unpaid Balance as of July 26, 2019¹</u>
2005	10-05-2009	Income Taxes:	\$39,536.00	\$24,129.81
	10-05-2009	Accuracy Penalty: ²	\$7,692.40	
	10-05-2009	Interest:	\$11,723.73	
	05-24-2010	Fees and Collection Costs:	\$170.00	
	12-08-2014	Interest:	\$5,846.91	
	12-08-2014	Late Payment Penalty:	\$4,073.26	
2006	10-05-2009	Income Taxes:	\$30,416.00	\$69,968.33
	10-05-2009	Accuracy Penalty:	\$5,975.80	
	10-05-2009	Interest:	\$5,884.26	
	12-08-2014	Interest:	\$7,966.89	
	12-08-2014	Late Payment Penalty:	\$7,604.00	
2007	10-05-2009	Income Taxes:	\$58,396.00	\$125,322.21
	10-05-2009	Accuracy Penalty:	\$11,227.20	
	10-05-2009	Interest:	\$5,274.61	
	12-08-2014	Interest:	\$14,114.45	
	12-08-2014	Late Payment Penalty:	\$14,599.00	
2009	10-01-2012	Income Taxes:	\$14,881.00	\$29,291.02
	10-01-2012	Accuracy Penalty:	\$2,976.20	

¹ The unpaid balance amounts in paragraph 24 include taxes, penalties, interest, payments, credits, and other adjustments through July 26, 2019.

² See 26 U.S.C. § 6662.

<u>Tax Year</u>	<u>Assessment Date</u>	<u>Assessment Amount</u>	<u>Unpaid Balance as of July 26, 2019¹</u>
	10-01-2012 11-19-2012 12-08-2014 12-08-2014	Interest: \$1,518.59 Fees and Collection Costs: \$110.00 Interest: \$1,319.94 Late Payment Penalty: \$1,934.53	
2010	10-01-2012 10-01-2012 10-01-2012 12-08-2014 12-08-2014	Income Taxes: \$12,253.00 Accuracy Penalty: \$2,450.60 Interest: \$662.59 Interest: \$1,041.26 Late Payment Penalty: \$1,592.89	\$23,242.54
2012	11-18-2013 11-18-2013 11-18-2013 02-16-2015	Income Taxes: \$36,733.00 Late Payment Penalty: \$236.76 Interest: \$119.93 Fees and Collection Costs: \$190.00	\$673.80
2013	12-08-2014 12-08-2014 12-08-2014 12-08-2014	Income Taxes: \$30,457.00 Estimated Tax Penalty: \$284.00 Late Payment Penalty: \$630.18 Interest: \$325.30	\$8,193.77
2015	08-14-2017 08-14-2017 08-14-2017 11-13-2017	Income Taxes: \$3,371.00 Late Filing Penalty: \$842.75 Interest: \$212.54 Fees and Collection Costs: \$198.00	\$5,830.08
TOTAL:			\$286,651.56

25. Since the dates of assessments described in paragraph 24 above, interest and other statutory additions have accrued and will continue to accrue as provided by law. As of July 26, 2019, Renato and Corazon owe \$286,651.56 in joint federal income tax liabilities for the years 2005, 2006, 2007, 2009, 2010, 2012, 2013, and 2015.

26. Despite timely notice and demand for payment of the assessed sums described in paragraph 24 above, Renato and Corazon have refused or neglected to pay the assessed amounts to the United States. Therefore, pursuant to 26 U.S.C. §§ 6321 and 6322, federal tax liens arose in favor of the United States upon all property and rights to property belonging to Renato and Corazon as of the date of each assessment.

1 27. In order to provide notice to third parties entitled to notice of the statutory liens
 2 under 26 U.S.C. § 6323, the IRS recorded the following Notices of Federal Tax Lien (“NFTL”)
 3 naming Renato M. and Corazon C. Almeda as the taxpayer:

<u>Location of Filing</u>	<u>Kind of Tax</u>	<u>Tax Years</u>	<u>Filing Date</u>
King County Auditor	1040	2005, 2006, 2007	05-04-2010
King County Auditor	1040	2009, 2010	11-02-2012
King County Auditor	1040	2012, 2013	01-05-2015
King County Auditor	1040	2015	10-25-2017

SUBJECT PROPERTY

9 28. The Subject Property consists of King County Assessor’s Parcel Number 057300-
 10 0150, located at 5427 40th Avenue West, Seattle, Washington 98199 and legally described as:

11 Lots 11, 12 and 13 in Block 4, and that portion of Lot 10 of said Block 4, lying
 12 Northerly of a line described as follows:

13 Beginning at a point on the Southeasterly line of said Block 4, which point is
 14 246.45 feet Northeasterly from the Southeast corner thereof; Thence North 89
 degrees 50 minutes 17 seconds West, 79.38 feet to the Westerly margin of said
 Block and the terminus of said described land;

15 All in BAY TERRACE ADDITION TO THE CITY OF SEATTLE, as per plat
 16 recorded in Volume 7 of plats, page 61, records of King County;

17 TOGETHER WITH that portion of vacated 40th Avenue West adjoining, which,
 18 upon vacation, attaches to said property by operation of law;

19 SITUATE in the City of Seattle, County of King, State of Washington.

20 29. Renato and Corazon Almeda purchased the Subject Property from Todd C. Harps
 21 and Michele L. Harps on December 8, 1992.

22 30. A statutory warranty deed conveying the Subject Property to “Renato Almeda and
 23 Corazon C. Almeda, husband and wife” was recorded with the King County Auditor on
 24 December 11, 1992.

31. The Subject Property was acquired as community property by Renato and Corazon Almeda under RCW 26.16.030.

32. Renato has resided in the Subject Property from 1992 to the present.

33. Corazon resided in the Subject Property from 1992 until 2016.

34. Upon information and belief, a personal representative of Corazon Almeda's estate has not been appointed and a probate estate has not been opened. Renato Almeda is the surviving spouse of Corazon Almeda, and Corazon's interests in her assets, including the Subject Property, immediately vested with him upon Corazon's death. *See* RCW 11.04.015, 11.02.070; *Robertson v. GMAC Mortg. LLC*, 2013 WL 6017482, at *3 (W.D. Wash. Nov. 14, 2013).

35. Renato Almeda has been the sole owner of the Subject Property since Corazon's death in 2016.

**FIRST CLAIM FOR RELIEF:
REDUCE TO JUDGMENT FEDERAL INCOME TAX ASSESSMENTS
AGAINST RENATO M. ALMEDA AND THE ESTATE OF CORAZON C. ALMEDA**

36. The United States incorporates the allegations stated in paragraphs 1 to 35.

37. The IRS timely assessed joint federal income taxes, interest, and penalties against Renato M. Almeda and Corazon C. Almeda for tax years 2005, 2006, 2007, 2009, 2010, 2012, 2013, and 2015, as described in paragraph 24.

38. Despite timely notice and demand for payment of the assessments set forth in paragraph 24, Renato and Corazon have neglected, failed, or refused to pay the assessed amounts to the United States.

39. Accordingly, the United States has established a claim against Renato and Corazon for unpaid joint federal income tax liabilities in the amount of \$286,651.56 as of July 26, 2019, plus interest and other statutory additions accruing thereafter as provided by law.

40. Under 26 U.S.C. § 7402(a), the United States is entitled to judgment against Renato M. Almeda and the Estate of Corazon C. Almeda for the unpaid balance of the assessments for tax years 2005, 2006, 2007, 2009, 2010, 2012, 2013, and 2015 described in paragraph 24, *i.e.*, \$286,651.56 as of July 26, 2019, plus interest and other statutory additions accruing to the date of payment.

**SECOND CLAIM FOR RELIEF:
FORECLOSE FEDERAL TAX LIENS ON THE SUBJECT PROPERTY**

41. The United States incorporates the allegations stated in paragraphs 1 to 40.

42. Under 26 U.S.C. §§ 6321 and 6322, federal tax liens arose on the dates of the assessments set forth in paragraph 24, and attached to all property and rights to property belonging to Renato and Corazon, including the Subject Property.

43. Renato and Corazon owned the Subject Property starting in 1992, and upon information and belief, Renato became the sole owner in 2016.

44. Federal tax liens attached to the Subject Property when the IRS assessed joint income tax liabilities against Renato and Corazon, as set forth in paragraph 24, and the liens remain attached to the Subject Property now in the hands of Renato.

45. In the alternative, federal tax liens attached and remain attached to the Subject Property because it was acquired as community property, and Renato and Corazon's joint income tax liabilities are community debts.

46. The United States provided notice to third parties entitled to notice of the statutory tax liens under 26 U.S.C. § 6323 by filing Notices of Federal Tax Lien as described in paragraph 27.

1 47. The United States' federal tax liens have priority over all interests in the Subject
2 Property acquired after the attachment of the liens, subject to 26 U.S.C. § 6323.

3 48. Under 26 U.S.C. § 7403, the United States is entitled to enforce its federal tax
4 liens against the Subject Property by foreclosing upon and selling the property, with an
5 appropriate portion of the net proceeds to be distributed to the United States for application
6 toward the unpaid federal tax liabilities of Renato M. Almeda and Corazon C. Almeda in
7 accordance with the law.

8 WHEREFORE, the United States prays as follows:

9 A. That the Court determine and adjudge that Defendants Renato M. Almeda and the
10 Estate of Corazon C. Almeda are indebted to the United States for joint federal income tax
11 liabilities for the years 2005, 2006, 2007, 2009, 2010, 2012, 2013, and 2015 in the amount of
12 \$286,651.56, plus interest and other statutory additions accruing from July 26, 2019 as provided
13 by law, or in such amount as the Court determines, and that judgment in that amount be entered
14 against Renato M. Almeda and the Estate of Corazon C. Almeda, jointly and severally, and in
15 favor of the United States;

16 B. That the Court determine, adjudge, and decree that the United States has valid and
17 subsisting federal tax liens on all property and rights to property belonging to Renato M. Almeda
18 and the Estate of Corazon C. Almeda, including but not limited to, the Subject Property;

19 C. That the Court determine the interests of Renato M. Almeda, the Estate of
20 Corazon C. Almeda, and all other named Defendants in the Subject Property and their respective
21 priorities in a distribution of proceeds from a sale of such property;

22 D. That the federal tax liens against Renato M. Almeda and Corazon C. Almeda be
23 foreclosed upon the Subject Property, that such property be sold under 26 U.S.C. § 7403 and 28

U.S.C. § 2001, and that the proceeds from such sale be distributed in accordance with the Court's findings as to the validity and priority of the liens and claims of all parties, with an appropriate portion of the proceeds going to the United States for application toward the unpaid federal tax liabilities of Renato M. Almeda and Corazon C. Almeda; and

E. That the United States be granted its costs and attorney's fees herein, and such other and further relief as the Court deems just and proper.

Dated: July 23, 2019

Respectfully submitted,

RICHARD E. ZUCKERMAN
Principal Deputy Assistant Attorney General

/s/ Jennifer Y. Golden
JENNIFER Y. GOLDEN
Trial Attorney, Tax Division
U.S. Department of Justice
P.O. Box 683, Ben Franklin Station
Washington, D.C. 20044
Tel: 202-307-6547
Fax: 202-307-0054
Jennifer.Y.Golden@usdoj.gov

Of Counsel:
BRIAN T. MORAN
United States Attorney
Western District of Washington

Attorneys for the United States of America

CIVIL COVER SHEET

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON NEXT PAGE OF THIS FORM.)

I. (a) PLAINTIFFS

United States of America

(b) County of Residence of First Listed Plaintiff _____
 (EXCEPT IN U.S. PLAINTIFF CASES)

(c) Attorneys (Firm Name, Address, and Telephone Number)

Jennifer Y. Golden, U.S. Department of Justice, Tax Division, P.O. Box 683, Ben Franklin Station, Washington, DC 20044, 202-307-6547

DEFENDANTS

Renato M. Almeda; Estate of Corazon C. Almeda; JPMorgan Chase Bank, N.A.; PNC Bank, N.A.; King County, Washington

County of Residence of First Listed Defendant King
 (IN U.S. PLAINTIFF CASES ONLY)

NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE TRACT OF LAND INVOLVED.

Attorneys (If Known)

II. BASIS OF JURISDICTION (Place an "X" in One Box Only)

<input checked="" type="checkbox"/> 1 U.S. Government Plaintiff	<input type="checkbox"/> 3 Federal Question (U.S. Government Not a Party)
<input type="checkbox"/> 2 U.S. Government Defendant	<input type="checkbox"/> 4 Diversity (Indicate Citizenship of Parties in Item III)

III. CITIZENSHIP OF PRINCIPAL PARTIES (Place an "X" in One Box for Plaintiff and One Box for Defendant)
 (For Diversity Cases Only)

	PTF	DEF		PTF	DEF
Citizen of This State	<input type="checkbox"/> 1	<input type="checkbox"/> 1	Incorporated or Principal Place of Business In This State	<input type="checkbox"/> 4	<input type="checkbox"/> 4
Citizen of Another State	<input type="checkbox"/> 2	<input type="checkbox"/> 2	Incorporated and Principal Place of Business In Another State	<input type="checkbox"/> 5	<input type="checkbox"/> 5
Citizen or Subject of a Foreign Country	<input type="checkbox"/> 3	<input type="checkbox"/> 3	Foreign Nation	<input type="checkbox"/> 6	<input type="checkbox"/> 6

IV. NATURE OF SUIT (Place an "X" in One Box Only)

Click here for: Nature of Suit Code Descriptions.

CONTRACT	TORTS	FORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES
<input type="checkbox"/> 110 Insurance	PERSONAL INJURY	PERSONAL INJURY	<input type="checkbox"/> 422 Appeal 28 USC 158	<input type="checkbox"/> 375 False Claims Act
<input type="checkbox"/> 120 Marine	<input type="checkbox"/> 310 Airplane	<input type="checkbox"/> 365 Personal Injury - Product Liability	<input type="checkbox"/> 423 Withdrawal 28 USC 157	<input type="checkbox"/> 376 Qui Tam (31 USC 3729(a))
<input type="checkbox"/> 130 Miller Act	<input type="checkbox"/> 315 Airplane Product Liability	<input type="checkbox"/> 367 Health Care/ Pharmaceutical Personal Injury Product Liability		<input type="checkbox"/> 400 State Reapportionment
<input type="checkbox"/> 140 Negotiable Instrument	<input type="checkbox"/> 320 Assault, Libel & Slander	<input type="checkbox"/> 330 Federal Employers' Liability		<input type="checkbox"/> 410 Antitrust
<input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment	<input type="checkbox"/> 340 Marine	<input type="checkbox"/> 368 Asbestos Personal Injury Product Liability		<input type="checkbox"/> 430 Banks and Banking
<input type="checkbox"/> 151 Medicare Act	<input type="checkbox"/> 345 Marine Product Liability	PERSONAL PROPERTY		<input type="checkbox"/> 450 Commerce
<input type="checkbox"/> 152 Recovery of Defaulted Student Loans (Excludes Veterans)	<input type="checkbox"/> 350 Motor Vehicle	<input type="checkbox"/> 370 Other Fraud	<input type="checkbox"/> 460 Deportation	<input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations
<input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits	<input type="checkbox"/> 355 Motor Vehicle Product Liability	<input type="checkbox"/> 371 Truth in Lending	<input type="checkbox"/> 480 Consumer Credit	<input type="checkbox"/> 485 Telephone Consumer Protection Act
<input type="checkbox"/> 160 Stockholders' Suits	<input type="checkbox"/> 360 Other Personal Injury	<input type="checkbox"/> 380 Other Personal Property Damage	<input type="checkbox"/> 490 Cable/Sat TV	<input type="checkbox"/> 850 Securities/Commodities/ Exchange
<input type="checkbox"/> 190 Other Contract	<input type="checkbox"/> 362 Personal Injury - Medical Malpractice	<input type="checkbox"/> 385 Property Damage Product Liability	<input type="checkbox"/> 860 Other Statutory Actions	<input type="checkbox"/> 890 Other Agricultural Acts
<input type="checkbox"/> 195 Contract Product Liability				<input type="checkbox"/> 891 Agricultural Acts
<input type="checkbox"/> 196 Franchise				<input type="checkbox"/> 893 Environmental Matters
REAL PROPERTY	CIVIL RIGHTS	PRISONER PETITIONS	SOCIAL SECURITY	<input type="checkbox"/> 895 Freedom of Information Act
<input type="checkbox"/> 210 Land Condemnation	<input type="checkbox"/> 440 Other Civil Rights	Habeas Corpus:	<input type="checkbox"/> 861 HIA (1395ff)	<input type="checkbox"/> 896 Arbitration
<input type="checkbox"/> 220 Foreclosure	<input type="checkbox"/> 441 Voting	<input type="checkbox"/> 463 Alien Detainee	<input type="checkbox"/> 862 Black Lung (923)	<input type="checkbox"/> 899 Administrative Procedure Act/Review or Appeal of Agency Decision
<input type="checkbox"/> 230 Rent Lease & Ejectment	<input type="checkbox"/> 442 Employment	<input type="checkbox"/> 510 Motions to Vacate Sentence	<input type="checkbox"/> 863 DIWC/DIWW (405(g))	<input type="checkbox"/> 950 Constitutionality of State Statutes
<input type="checkbox"/> 240 Torts to Land	<input type="checkbox"/> 443 Housing/ Accommodations	<input type="checkbox"/> 530 General	<input type="checkbox"/> 864 SSID Title XVI	
<input type="checkbox"/> 245 Tort Product Liability	<input type="checkbox"/> 445 Amer. w/Disabilities - Employment	<input type="checkbox"/> 535 Death Penalty	<input type="checkbox"/> 865 RSI (405(g))	
<input type="checkbox"/> 290 All Other Real Property	<input type="checkbox"/> 446 Amer. w/Disabilities - Other	Other:		
	<input type="checkbox"/> 448 Education	<input type="checkbox"/> 540 Mandamus & Other		
		<input type="checkbox"/> 550 Civil Rights		
		<input type="checkbox"/> 555 Prison Condition		
		<input type="checkbox"/> 560 Civil Detainee - Conditions of Confinement		
			FEDERAL TAX SUITS	
			<input checked="" type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant)	
			<input type="checkbox"/> 871 IRS—Third Party 26 USC 7609	
			IMMIGRATION	
			<input type="checkbox"/> 462 Naturalization Application	
			<input type="checkbox"/> 465 Other Immigration Actions	

V. ORIGIN (Place an "X" in One Box Only)

<input checked="" type="checkbox"/> 1 Original Proceeding	<input type="checkbox"/> 2 Removed from State Court	<input type="checkbox"/> 3 Remanded from Appellate Court	<input type="checkbox"/> 4 Reinstated or Reopened	<input type="checkbox"/> 5 Transferred from Another District (specify) _____	<input type="checkbox"/> 6 Multidistrict Litigation - Transfer	<input type="checkbox"/> 8 Multidistrict Litigation - Direct File
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Cite the U.S. Civil Statute under which you are filing (Do not cite jurisdictional statutes unless diversity):
 26 U.S.C. 7403

VI. CAUSE OF ACTION

Brief description of cause:
 Reduce federal tax assessments to judgment and foreclose federal tax liens

VII. REQUESTED IN COMPLAINT: CHECK IF THIS IS A CLASS ACTION UNDER RULE 23, F.R.Cv.P. **DEMAND \$** 286,651.56 **CHECK YES only if demanded in complaint:** **JURY DEMAND:** Yes No

VIII. RELATED CASE(S) IF ANY (See instructions): JUDGE DOCKET NUMBER

DATE SIGNATURE OF ATTORNEY OF RECORD
 07/23/2019 /s/ Jennifer Y. Golden

FOR OFFICE USE ONLY

RECEIPT # AMOUNT APPLYING IFP JUDGE MAG. JUDGE

UNITED STATES DISTRICT COURT
for the
Western District of Washington

United States of America)
)
)
)
<hr/>)
<i>Plaintiff(s)</i>)
v.)
Renato M. Almeda; Estate of Corazon C. Almeda;)
JPMorgan Chase Bank, N.A.; PNC Bank, N.A.; King)
County, Washington)
<hr/>)
<i>Defendant(s)</i>)

Civil Action No.

SUMMONS IN A CIVIL ACTION

To: *(Defendant's name and address)* Renato M. Almeda
5427 40th Avenue West
Seattle, WA 98199

A lawsuit has been filed against you.

Within 21 days after service of this summons on you (not counting the day you received it) — or 60 days if you are the United States or a United States agency, or an officer or employee of the United States described in Fed. R. Civ. P. 12 (a)(2) or (3) — you must serve on the plaintiff an answer to the attached complaint or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff or plaintiff's attorney, whose name and address are:

Jennifer Y. Golden
U.S. Department of Justice, Tax Division
P.O. Box 683
Ben Franklin Station
Washington, DC 20044

If you fail to respond, judgment by default will be entered against you for the relief demanded in the complaint. You also must file your answer or motion with the court.

CLERK OF COURT

Date: _____

Signature of Clerk or Deputy Clerk

Civil Action No. _____

PROOF OF SERVICE

(This section should not be filed with the court unless required by Fed. R. Civ. P. 4 (l))

This summons for *(name of individual and title, if any)* _____
was received by me on *(date)* _____.

I personally served the summons on the individual at *(place)* _____
on *(date)* _____; or

I left the summons at the individual's residence or usual place of abode with *(name)* _____
, a person of suitable age and discretion who resides there,
on *(date)* _____, and mailed a copy to the individual's last known address; or

I served the summons on *(name of individual)* _____, who is
designated by law to accept service of process on behalf of *(name of organization)* _____
on *(date)* _____; or

I returned the summons unexecuted because _____; or

Other *(specify)*: _____

My fees are \$ _____ for travel and \$ _____ for services, for a total of \$ 0.00 _____.

I declare under penalty of perjury that this information is true.

Date: _____

Server's signature

Printed name and title

Server's address

Additional information regarding attempted service, etc:

UNITED STATES DISTRICT COURT
 for the
 Western District of Washington

United States of America)
)
)
)
<i>Plaintiff(s)</i>)
v.)
Renato M. Almeda; Estate of Corazon C. Almeda; JPMorgan Chase Bank, N.A.; PNC Bank, N.A.; King County, Washington)
)
<i>Defendant(s)</i>)

Civil Action No.

SUMMONS IN A CIVIL ACTION

To: *(Defendant's name and address)* Estate of Corazon C. Almeda
 c/o Renato M. Almeda, Distributee
 5427 40th Avenue West
 Seattle, WA 98199

A lawsuit has been filed against you.

Within 21 days after service of this summons on you (not counting the day you received it) — or 60 days if you are the United States or a United States agency, or an officer or employee of the United States described in Fed. R. Civ. P. 12 (a)(2) or (3) — you must serve on the plaintiff an answer to the attached complaint or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff or plaintiff's attorney, whose name and address are:

Jennifer Y. Golden
 U.S. Department of Justice, Tax Division
 P.O. Box 683
 Ben Franklin Station
 Washington, DC 20044

If you fail to respond, judgment by default will be entered against you for the relief demanded in the complaint. You also must file your answer or motion with the court.

CLERK OF COURT

Date: _____

Signature of Clerk or Deputy Clerk

Civil Action No. _____

PROOF OF SERVICE

(This section should not be filed with the court unless required by Fed. R. Civ. P. 4 (l))

This summons for *(name of individual and title, if any)* _____
was received by me on *(date)* _____.

I personally served the summons on the individual at *(place)* _____
on *(date)* _____; or

I left the summons at the individual's residence or usual place of abode with *(name)* _____
, a person of suitable age and discretion who resides there,
on *(date)* _____, and mailed a copy to the individual's last known address; or

I served the summons on *(name of individual)* _____, who is
designated by law to accept service of process on behalf of *(name of organization)* _____
on *(date)* _____; or

I returned the summons unexecuted because _____; or

Other *(specify)*: _____

My fees are \$ _____ for travel and \$ _____ for services, for a total of \$ 0.00 _____.

I declare under penalty of perjury that this information is true.

Date: _____

Server's signature

_____ *Printed name and title*

_____ *Server's address*

Additional information regarding attempted service, etc:

UNITED STATES DISTRICT COURT
for the
Western District of Washington

United States of America)
)
)
)
<hr/>)
<i>Plaintiff(s)</i>)
v.)
Renato M. Almeda; Estate of Corazon C. Almeda;)
JPMorgan Chase Bank, N.A.; PNC Bank, N.A.; King)
County, Washington)
<hr/>)
<i>Defendant(s)</i>)

Civil Action No.

SUMMONS IN A CIVIL ACTION

To: *(Defendant's name and address)* JPMorgan Chase Bank, N.A.
c/o JPMorgan Chase & Co.
c/o CT Corporation System, registered agent
711 Capitol Way South, Suite 204
Olympia, WA 98501

A lawsuit has been filed against you.

Within 21 days after service of this summons on you (not counting the day you received it) — or 60 days if you are the United States or a United States agency, or an officer or employee of the United States described in Fed. R. Civ. P. 12 (a)(2) or (3) — you must serve on the plaintiff an answer to the attached complaint or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff or plaintiff's attorney, whose name and address are:

Jennifer Y. Golden
U.S. Department of Justice, Tax Division
P.O. Box 683
Ben Franklin Station
Washington, DC 20044

If you fail to respond, judgment by default will be entered against you for the relief demanded in the complaint. You also must file your answer or motion with the court.

CLERK OF COURT

Date: _____

Signature of Clerk or Deputy Clerk

Civil Action No. _____

PROOF OF SERVICE

(This section should not be filed with the court unless required by Fed. R. Civ. P. 4 (l))

This summons for *(name of individual and title, if any)* _____
was received by me on *(date)* _____.

I personally served the summons on the individual at *(place)* _____
on *(date)* _____; or

I left the summons at the individual's residence or usual place of abode with *(name)* _____
, a person of suitable age and discretion who resides there,
on *(date)* _____, and mailed a copy to the individual's last known address; or

I served the summons on *(name of individual)* _____, who is
designated by law to accept service of process on behalf of *(name of organization)* _____
on *(date)* _____; or

I returned the summons unexecuted because _____; or

Other *(specify)*: _____

My fees are \$ _____ for travel and \$ _____ for services, for a total of \$ 0.00 _____.

I declare under penalty of perjury that this information is true.

Date: _____

Server's signature

Printed name and title

Server's address

Additional information regarding attempted service, etc:

UNITED STATES DISTRICT COURT
for the
Western District of Washington

United States of America)
)
)
)
<hr/> <i>Plaintiff(s)</i>)
v.)
Renato M. Almeda; Estate of Corazon C. Almeda;)
JPMorgan Chase Bank, N.A.; PNC Bank, N.A.; King)
County, Washington)
<hr/> <i>Defendant(s)</i>)

Civil Action No.

SUMMONS IN A CIVIL ACTION

To: *(Defendant's name and address)* PNC Bank, N.A.
The Tower at PNC Plaza
300 Fifth Avenue
Pittsburgh, PA 15222

A lawsuit has been filed against you.

Within 21 days after service of this summons on you (not counting the day you received it) — or 60 days if you are the United States or a United States agency, or an officer or employee of the United States described in Fed. R. Civ. P. 12 (a)(2) or (3) — you must serve on the plaintiff an answer to the attached complaint or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff or plaintiff's attorney, whose name and address are:

Jennifer Y. Golden
U.S. Department of Justice, Tax Division
P.O. Box 683
Ben Franklin Station
Washington, DC 20044

If you fail to respond, judgment by default will be entered against you for the relief demanded in the complaint. You also must file your answer or motion with the court.

CLERK OF COURT

Date: _____

Signature of Clerk or Deputy Clerk

Civil Action No. _____

PROOF OF SERVICE

(This section should not be filed with the court unless required by Fed. R. Civ. P. 4 (l))

This summons for *(name of individual and title, if any)* _____
was received by me on *(date)* _____.

I personally served the summons on the individual at *(place)* _____
on *(date)* _____; or

I left the summons at the individual's residence or usual place of abode with *(name)* _____
, a person of suitable age and discretion who resides there,
on *(date)* _____, and mailed a copy to the individual's last known address; or

I served the summons on *(name of individual)* _____, who is
designated by law to accept service of process on behalf of *(name of organization)* _____
on *(date)* _____; or

I returned the summons unexecuted because _____; or

Other *(specify)*: _____

My fees are \$ _____ for travel and \$ _____ for services, for a total of \$ 0.00 _____.

I declare under penalty of perjury that this information is true.

Date: _____

Server's signature

_____ *Printed name and title*

_____ *Server's address*

Additional information regarding attempted service, etc:

UNITED STATES DISTRICT COURT
for the
Western District of Washington

United States of America)
)
)
)
<hr/>)
<i>Plaintiff(s)</i>)
v.)
Renato M. Almeda; Estate of Corazon C. Almeda;)
JPMorgan Chase Bank, N.A.; PNC Bank, N.A.; King)
County, Washington)
<hr/>)
<i>Defendant(s)</i>)

Civil Action No.

SUMMONS IN A CIVIL ACTION

To: *(Defendant's name and address)* King County
c/o County Auditor
516 Third Avenue, Room W-1033
Seattle, WA 98104

A lawsuit has been filed against you.

Within 21 days after service of this summons on you (not counting the day you received it) — or 60 days if you are the United States or a United States agency, or an officer or employee of the United States described in Fed. R. Civ. P. 12 (a)(2) or (3) — you must serve on the plaintiff an answer to the attached complaint or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff or plaintiff's attorney, whose name and address are:

Jennifer Y. Golden
U.S. Department of Justice, Tax Division
P.O. Box 683
Ben Franklin Station
Washington, DC 20044

If you fail to respond, judgment by default will be entered against you for the relief demanded in the complaint. You also must file your answer or motion with the court.

CLERK OF COURT

Date: _____

Signature of Clerk or Deputy Clerk

Civil Action No. _____

PROOF OF SERVICE

(This section should not be filed with the court unless required by Fed. R. Civ. P. 4 (l))

This summons for *(name of individual and title, if any)* _____
was received by me on *(date)* _____.

I personally served the summons on the individual at *(place)* _____
on *(date)* _____; or

I left the summons at the individual's residence or usual place of abode with *(name)* _____
, a person of suitable age and discretion who resides there,
on *(date)* _____, and mailed a copy to the individual's last known address; or

I served the summons on *(name of individual)* _____, who is
designated by law to accept service of process on behalf of *(name of organization)* _____
on *(date)* _____; or

I returned the summons unexecuted because _____; or

Other *(specify)*: _____

My fees are \$ _____ for travel and \$ _____ for services, for a total of \$ 0.00 _____.

I declare under penalty of perjury that this information is true.

Date: _____

Server's signature

Printed name and title

Server's address

Additional information regarding attempted service, etc: